

**REMARKS**

Claims 1-19 stand rejected under §102(e) as anticipated by Dickinson. However, the §102 rejection fails as a matter of law because the patent to Dickinson does not qualify as prior art. The filing date of the Dickinson patent is September 20, 2000, and claims priority under 35 U.S.C. §119(e) from two provisional applications. The filing dates of the provisional applications are September 20, 1999 and April 27, 2000. Only the September 1999 provisional application pre-dates the December 10, 1999 filing date of the instant application. Thus, only the material disclosed in the September 1999 filing can support the §102 rejection.

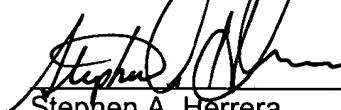
The Examiner relies on several passages from Dickinson to support the §102 rejection. The relied-upon passages (i.e., portions of columns 23, 27, and 28) directly describe the “Authentication Data Flow” and “Signing Data Flow” drawings of the Dickinson patent (see Figures 10 and 11 of Dickinson). The April 2000 provisional application includes these figures and their accompanying text. The September 1999 provisional application does not. Thus, if the relied-upon passages are at all enabled by the provisional applications, they are at most disclosed by the April 2000 provisional application. They are not disclosed by the September 1999 provisional application. As proof, Applicants attach copies of both the September 1999 and the April 2000 provisional applications. Because the Examiner relies on subject matter not disclosed prior to Applicants’ filing date, it cannot anticipate the claimed invention. The §102(e) rejection fails as a matter of law.

Further, even assuming *arguendo* that the September 1999 provisional application does support the cited passages (which it does not), the §102 rejection would still fail because Dickinson fails to teach each and every element of independent claims. Specifically, claims 1 and 9 call out first and second receipts that are linked by a linking value. Scrutiny of the passages cited by the Examiner, however, reveals that Dickinson discloses only a single receipt. A single receipt does not teach linking first and second receipts using a linking value.

The patent to Dickinson does not qualify as prior art under §102. Even if it did, it still fails to anticipate any of the claims under §102. Accordingly, Applicant respectfully requests the allowance of all pending claims 1-19.

Respectfully submitted,

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